Massachusetts Division of Insurance Annual Report Membership in Insured Preferred Provider Plans by Plan Type as of December 31, 2001

	VISION Insured	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	MA
	Preferred Provider Plan Members ¹	Members at	Total 2001													
	By County	End of 2001	Members													
1	(The) Chesapeake Life Insurance Company	2	0	2	0	0	0	0	0	12	0	7	7	1	2	33
	Columbian Life Insurance Company ²	98	407	515	6	1,816	80	231	51	3,307	0	1,378	773	977	693	10,332
	(The) Guardian Life Insurance Company of America	0	0	0	0	15	0	0	0	675	0	0	0	265	207	1,162
4	Massachusetts Vision Service Plan, Inc.	0	0	216	0	2,204	0	314	12	34,441	0	2,506	1,125	8,246	347	49,411
5	(The) MEGA Life and Health Insurance Company	183	81	453	56	429	83	130	65	604	83	233	321	161	206	3,088
6	Mid-West Life Insurance Company of Tennessee	799	38	175	20	355	14	144	58	530	40	308	363	113	90	3,047
7	ReliaStar Life Insurance Company	2	0	1	0	3	0	0	0	16	0	8	1	18	0	49
	Total VISION Plan Members	1,084	526	1,362	82	4,822	177	819	186	39,585	123	4,440	2,590	9,781	1,545	67,122
	2001 Massachusetts Population ³	226,809	134,137	540,360	15,402	730,296	71,610	455,862	152,876	1,463,454	9,938	653,232	481,059	682,062	762,207	6,379,304
	2001 Market Penetration Rate ⁴	0.5%	0.4%	0.3%	0.5%	0.7%	0.2%	0.2%	0.1%	2.7%	1.2%	0.7%	0.5%	1.4%	0.2%	1.1%

¹ Information reported by carriers offering a VISION insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.1," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

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² December 31, 2000 membership of 30,039 Massachuset

³ 2001 Population Source: Table T1. Population Estimates[3], Population Estimates Program, Population Division, U.S. Bureau of the Census, March 27, 2002 - estimated population by county as of July 1, 2001.

⁴ Total VISION insured preferred provider plan members in each county divided by the 2001 population in each county.